

THE TIMES FOUNDED 1884.
THE DISPATCH FOUNDED 1882.

RICHMOND, VA., SUNDAY, SEPTEMBER 1, 1912.

PRICE FIVE CENTS

REAL ESTATE AND
BUILDING NEWSMoving Day Is at Hand;
Rental Agents Have
Their Hands Full.SALES THAT ARE ON
THE SMALL ORDERTaking Advantage of Moonlight
to Move—Money for Home
Building Purposes in Active
Demand, and Building Boom
Continues Without Pros-
pect of Abatement.

The real estate men who give large attention to the rental business, and a large majority of those in Richmond, do that, were too busy with their renters last week to devote anything like the usual time to sales and prospective sales, and for this reason business was rather light all the week. However, there was nothing to be seen or heard anywhere that in the remotest degree indicated discouragement. On the contrary, all of the agents were as bright and as optimistic as any men need to be. The outlook for record breaking fall business they declare is simply all they could wish it to be. Indeed it is declared that there is enough business "on the string," and likely to be continued as soon as mountain climbers and post hunters get back to town to keep many agents busy making sales for all of the two first autumn months, and there is nowhere any thought expressed other than that there is good business ahead.

This Is Moving Time.
The rental agents say that they have had fine luck in making their rent lists look smaller and smaller from day to day until now at moving time. September 1st, said lists in nearly every office in town look as if they had been shot through and through. And there never was so much moving as was seen the last two or three days of the week, and will be seen during the early days of the present week. It is a fact that many people have been moving by moonlight. An agent who is sometimes in the habit of keeping late hours told me that last Friday night as he was going home he saw a string of drays and trucks loaded with household effects going along the streets after midnight, and that upon inquiry he learned that the demand for drays and moving vans was so great that some people, and a good many of them, were compelled to move by moonlight or they could not get teams in time to meet the requirements.

And Yet More Building.
The agents who are in the habit of loaning money to people who want to build their own homes report unusual activity in that line. In fact, they say the demand for this kind of money was never greater or more urgent and this, of course, means continued activity in the building line. Other evidence of the continued growth of the building boom is to be found in the report of Building Inspector Beck, published in another part of this paper, which shows that the building permits issued in August far exceed those of the same period for last year or any other year since the creation of the office of Building Inspector.

Some Selling Anyhow.
Notwithstanding the rental rush and other things calculated to curtail sales of real estate, there was some business going on, a great deal more than can be reported, for as usual, the most of the agents are engaged and positively refuse to unburden themselves to the man of news. The most of the deals consummated were on the small order, and the aggregated dollars and cents that changed hands will fall considerably under similar figures for some recent days.

The largest single sale that came to the notice of the searcher after real estate news was made by J. Thompson Brown & Co., who disposed of a piece of West End property for \$21,000 and then made some other sales on the small order to bring their total up to \$39,000.

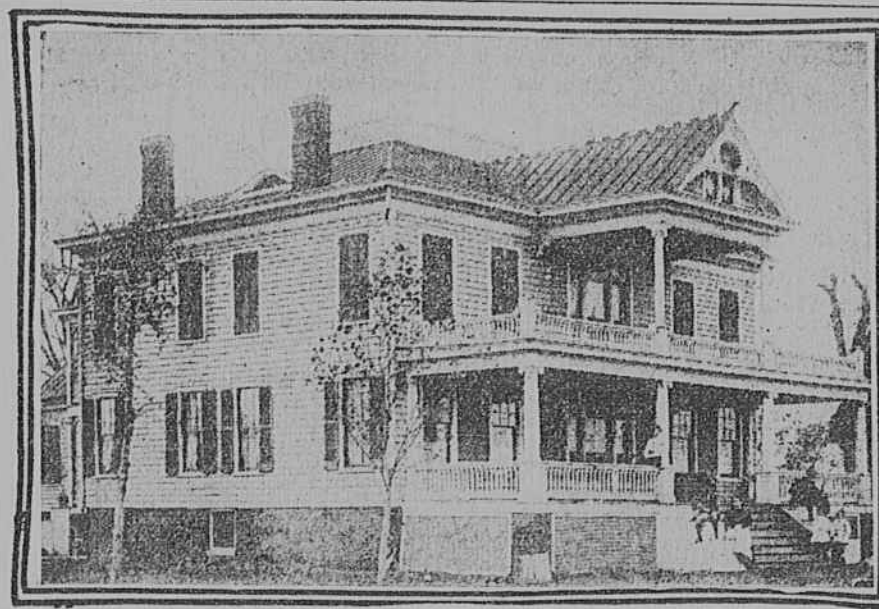
H. S. Taylor & Company made a sale of several lots near the corner of Jefferson and Marshall Streets to the Richmond Dairy Company, and this purchase added to their adjoining holdings recently purchased from the same firm will give the dairy people enough room to erect a commodious dairy. This, it is understood, is to be done, the ground being likely to be broken this week. It is also understood that it is the purpose of the dairy company to erect the largest and best equipped dairy in the South.

Other Sales on Small Order.
Richmond & Bowles had in some pretty good work last week. Among other sales made by them was a house and lot on Meadow Street to Dr. C. A. Mercer for \$1,500, a house on Hanover Street to Mrs. C. Connell for \$8,000, three houses on East Franklin between Twenty-third and Twenty-fourth Streets, for \$6,500, and a home in Forest Hill for \$6,250. They also sold \$9,000 worth of timber lands in Hanover County.

Gibbons & Nuckolls made some good sales here and there, among them 218 feet of ground on Mulberry Street for \$3,000, fifty-eight feet on Magnolia Street for \$1,500, 476 feet at Taylor and Chaffin Streets for \$26,000, the home, No. 2321 West Grace, for \$8,750, a West Grace Street house in the 2600 block for \$8,000, three houses in South Richmond for \$5,000, 200 feet on the Boulevard for \$8,000, property in Highland Park to the amount of \$1,750, and farm properties in Hanover, Goodland and Chesterfield Counties, amounting to \$17,500.

W. M. Miller & Co. had good business also, their total sales being over \$50,000 and including three Grace Street homes, one on Park Avenue, one on Cary Street and several lots on Stuart Avenue.

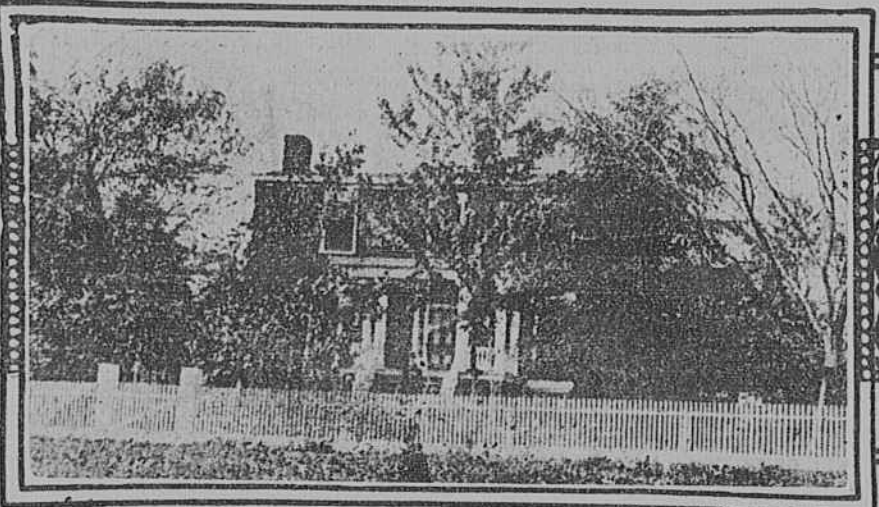
Charles A. Rose Company sold 223



DOUG. WHERRY'S COUNTRY HOME.



"PINAFIR PARK," E. C. LAIRD'S NEW HOME.



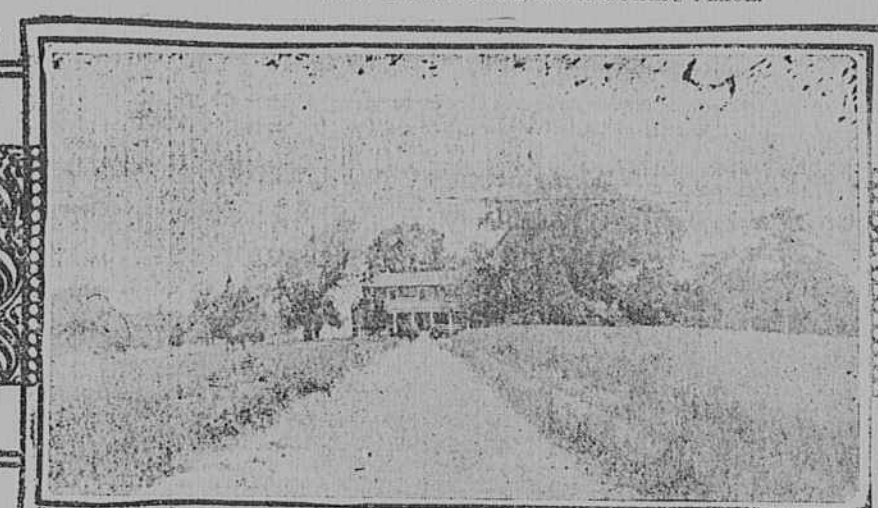
WILLIAM T. REED'S COUNTRY MANSION.



CAMP FERMANAUGH, DR. MCGUIRE'S PLACE.



FARMER COLEMAN WORTHAM'S NEW "FARMHOUSE."



THOMAS S. ARMISTEAD'S "CEDAR GROVE."

THE SOUTH BOOMS;
NEW ENTERPRISESIndustrial Development All Over
Dixie—Much Work in Vir-
ginia and North Carolina.

NEWS FROM GULF TO POTOMAC

Bedford City Enlarges Cotton
Mills—Roanoke Gets English
Capital—Doings in Norfolk.

(Special to The Times-Dispatch.)
Baltimore, August 31.—Among the Southern industrial and other developments reported in this week's issue of the Manufacturers Record are the following:

Royd-Matthews Lumber Company, Gainesville, Ga., capitalized at \$1,000,000 and controlled by Chicago capitalists, has plans for developing 50,000 acres of timber land, building mills, etc. The improvements will include construction of ten-mile standard gauge railway.

Great Eastern Lumber Company, Savannah, Ga., organized in June with \$1,000,000 capital stock, has plans for extensive timber land developments, construction of railway, erection of mills and dry kilns, establishment of industrial town, etc. Philadelphia and Chicago capitalists control this enterprise.

F. G. Blair, of Tuscaloosa, Ala., and associates were reported as planning organization of \$1,000,000 company to buy and develop 4,000 acres of coal land on Warrior River, near Tuscaloosa.

Kentucky Utilities Company, Louisville, Ky., was incorporated with \$2,500,000 capital stock by Chicago capitalists to operate electric, gas, water and other public utilities.

English and Dutch capitalists were rumored to have purchased extensive acreage of Kentucky coal and timber land at \$5,000,000 and are intending to develop the property.

Rosemary Manufacturing Company, Roanoke Rapids, N. C., declared upon 25,000 spindles and 500 looms, equipment for additional cotton mill recently announced as to be erected.

Municipal officials, Jacksonville,

(Continued on last page.)

WEST POINT NOTES;
SORA HUNTING DAYThe Lucious Bivalve Is Ready
for Business—And So Are
Fishermen.

HOW FARMER HELPS HIMSELF

Facts and Figures Well Worth
Study of Virginia Crop-
Makers.

BY W. J. LAUCK.

The Raiffeisen system of rural banks in Germany, which has already been described in these columns, constitutes a co-operative credit arrangement among farmers exclusively. It is confined entirely to agricultural communities and its membership is composed only of farmers. Its object is to secure by collective action much-needed credit facilities for cultivating and moving crops. There is no expectation of profit in the way of dividends; management is gratuitous, and the object of the system, in brief, is to obtain working capital through co-operation. The Raiffeisen system has no commercial features.

Organization of the Popular Banks.

The "popular banks," or the Schulze-Delitzsch system, on the other hand, has a broader field of operations. The greater number of shareholders in the system are farmers, but special attention is given to the needs and economic character of town dwellers. For this reason the system would seem to be admirably suited to the agricultural communities of the Southern States, which as a rule, consist of a village or small town which is the social business center of an outlying farming region. The Schulze-Delitzsch banks, unlike the strictly rural banks, have an extended area of operations and a large range of business. They also represent considerable accumulations of capital and distribute large dividends. Neither do they follow the policy, as the Raiffeisen do, of an unaided management, but are conducted more nearly in accordance with the methods of commercial banks. At the

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EUROPEAN WAY OF
FINANCING FARMSGerman Co-Operative Banking
Methods That Might Be
Copied in South.OHIOIAN FOUND WHAT HE WAS
LOOKING FOR DOWN ON
YORK RIVER.

Samuel MacWaters, an Ohioian who has but recently made his home in Virginia, writes the Industrial Editor an interesting story of his experience. His letter speaks for itself. Here it is:

Last November, nine months ago, I decided to leave the climate of North Carolina and move my family, consisting of my wife and three small children, to Virginia. We had no special location picked out, and decided to keep moving till we found just the place which suited us best. The health of an invalid boy was our first consideration, and next, there must be something for me to do with I could get started in the horticultural and nursery business, for which I have had some training and a great fondness.

"We landed in West Point, Virginia, on the 14th of November, and were much impressed with the town, its fine location at the head of the beautiful York River, and its splendid supply of purest artesian water. It seemed as if we could never drink enough of the water. After securing quarters, I found no trouble in getting a position as electrician with a new light and power company just starting in the town.

"After a few weeks' work I learned that the same people behind the light company were selling small farms near town, and that I could have them build such a house as I wanted on a five-acre tract and give me ten years in which to pay for the property. We picked out the plan of a house, which we wanted, and we signed the contract, and to-day, August 27, we are about to move into the house.

"I had always heard that everybody down South was slow, but there is nothing slow about the crowd who are developing West Point and the country around it. I have just had a picture taken of the house they built for me. There is running water, a bath, furnace and electric lights in the house. I commenced to plant and improve my land before the house was started, and now have a fine cow, a garden already producing all we can eat in

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CAME TO VIRGINIA
FOR GOOD THINGSOhioian Found What He Was
Looking For Down on
York River.FARMERS CAN KEEP OFF THE DE-
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WILL TRY.

MAN WHO KNOWS TELLS HOW

No Cholera on Norfolk and
Western Farm, and the
Reason Why.

From many parts of Virginia and North Carolina have come and are still coming distressing reports of losses the farmers are sustaining from the ravage of hog cholera. It seems that this disease among the hogs has been especially bad in the Tidewater Section of both States and in the counties bordering on James River. The Norfolk and Western Railway Experimental farm near Ivor in Southampton county is about in the center of this territory and yet there has been no appearance of the dread disease on that farm. H. H. LaBaume, the Industrial Editor of The Times-Dispatch, the reason why and offers some good advice to hog raisers. Mr. LaBaume says:

"Notwithstanding the fact that almost every farm in the county has lost a portion or nearly all of the hogs from this dread disease, not one case of cholera has developed on the N. & W. farm, nor has a single animal perished therefrom. It has been my experience that where hogs are properly cared for, intelligently fed and efficiently handled, that there is little danger of the disease when proper precautions are taken. The trouble with the hog in the South is that he will stand more abuse than any other animal on the farm. He is allowed to rustle his own living during the larger portion of the year, any old shelter, or the entire lack of some is good enough for him. Ticks and lice sap his vitality in the summer, and he is half frozen during most of the winter. The result is that on many farms he degenerates into the well-known razor back, with scarcely vitality enough to keep life in his body, when disease does not attack him.

"Several of a Kind."
Douglas Wherry, of the Virginia Fire and Marine Insurance Company, bought some years ago the Daniel Stringer place of four or five hundred acres, and he has made it one

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NO GOOD EXCUSE
FOR HOG CHOLERAFarmers Can Keep Off the De-
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RICHMONDERS GO
BACK TO THE SOILA Prosperous Colony of
Business Men Making
Hay in Chesterfield.LOVELY HOMES IN
AND ABOUT BON AIRSome of the Experiences of
Twentieth Century "Agricul-
turalists"—Worn-Out Lands
Brought Back to Life at a
Considerable Cost—How
the Trick Is Turned.

BY FRANK S. WOODSON.

"Back to the soil" is the cry all over the land. It is not to Virginia, and the South, and it is a pleasure, to record the fact that the cry is being heeded. Many men who left the farm when they were youths to seek fortunes and reputations in the cities are getting back to the soil, some of them because they have utterly failed in search of one size and another in the towns and cities, but most of them always resist the charms of country life.

It is not always necessary, in order to get back to the soil, for the city man to entirely give up the city. Indeed, it is becoming quite the thing nowadays for the successful city man of affairs to become a countryman and a farmer while giving his city business all of the attention that is required. Richmond business men have caught on to this fad in great shape—that is, quite a large number of them have, and some of them, a few of them I mean, are making as gratifying success in tilling the soil near by Richmond as they are making in the business life of the city. I have in mind now a large colony of Richmond agriculturalists who are making much grass grow out in Chesterfield County where but a small quantity grew before, and at the same time they are keeping their immense business enterprises in the city, going right along just as well, and even better, than before they became agriculturalists.

Quite a Difference in Meaning.
I believe it was William Jennings Bryan who first made the distinction between an agriculturist and a farmer that the latter was the man who made money on the farm and blew it in within the city, and the former was the man who made money in the city and blew it in fooling around on the farm. The members, or the most of them, of this Richmond colony who have invested in lands around and about the village of Bon Air, in Chesterfield County, are disposed to resent the idea of being agriculturists of the kind defined by the thrice-defeated candidate for the presidency and vigorously claim that they are true farmers, and with pride they point to their tons of hay, their splendid cornfields, their big potato patches, their immense watermelon patches and their various and sundry other things, including fine high bred chickens and ducks and turkeys that probably cost them a good deal more in the raising than they would have cost on Cary Street or in the retail markets of the city, but they do not allow an inspection of their hocks.

I have a lurking suspicion that good health conditions, the laughing pines, the lovely dog wood trees, the magnificent hickories, etc., the good and pure water and the charming scenery have more to do with luring these Richmond business men to the shades of that part of the Northside County which surrounds the delightful village of Bon Air than did the fondness for farming; but be that as it may, they are there and they are delighted with their surroundings and with their success. I have been visited around in that region some, and I want to tell about some of these Richmond agriculturalists-farmers.

Some of the Back to Soilers.

The pioneer "agriculturalist" of this Richmond colony is James B. Patton, president of the Chesapeake & Atlantic Company, wholesale grocers. Mr. Patton has a splendid farm of many acres and a handsome home about two miles from Bon Air. He found the land there worn out and in bad production, but he spent much time and thought and money in getting it in line shape, and while he keeps his own counsel, some of his neighbors say he is getting to be almost as successful as a real farmer as he is and has ever been as a wholesale merchant.

Thomas Armistead, president of the Lefebvre-Armistead Company, well known brokers and manufacturers' agents, is the happy owner of six hundred and more acres situated three miles out from Bon Air, when he has owned and purchased a splendid old-time farm and home a little out of repair. It was known as the Duval Place and had been called "Cedar Grove" from time immemorial. It still bears that name. Mr. Armistead has improved the building greatly and added to it until now he has one of the finest places in the hill and out in the whole county. The newest house on the place when he went there was repaired in 1850. There is no telling when it and its companions were built. He has been very successful in the matter of profitable farming, and one can look at his this year's crops on the hill and tell that, but then Mrs. A. is a farmer just right, and I dare say were she to spend two years in Europe and the Holy Land, Agriculturist Armistead's profits in Chesterfield would dwindle mightily.

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